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Please find below and/or attached an Office communication concerning this application or proceeding.

DETAILED ACTION

1. Claims 1-31 are pending. Claim 1 has been amended in this communication filed 4/12/06 entered as Response After Non-Final (Miscellaneous communication).
2. The 35 USC 112 second paragraph rejection for claim 1 has been overcome by Applicant's amendment to claim 1 and is hereby withdrawn.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1, 2, and 18 are rejected under 35 U.S.C. 103(a) as being unpatentable over (W0 99/63454) Hitchcock et al, hereafter Hitchcock in view of (US 6,385,594 B1) Lebda et al, hereafter Lebda.

As per claim 1, Hitchcock teaches, A system for administering an on-line financial-aid service for a plurality of post-high school education facilities, comprising: a centralized computer server operatively coupled to a computer network; a plurality of school computer servers for a plurality of post-high school education facilities operatively coupled to the computer network (page 5, lines 16-18); and at least one user computer operatively coupled to the computer network (page 5, line 18 –page 6, line 4), the user computer being a computer of a borrower taken from a group consisting of a

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prospective student, an existing student, a parent of a prospective student and a parent of an existing student; each school computer server including a Web-site software program providing a graphical user interface representing a Web-site for the respective post-high school education facility on the computer network (page 6, line 5 –page 7, line 19, fig. 6d and Fig. 8c and 8d –financial aid), the Web-site graphical user interface including an address link for connecting the user computer to the centralized computer server (page 8, lines 20-28, page 10, lines 12-19, and page 11, lines 4-18); the centralized computer server including a financial-aid-service software program providing a school-access graphical user interface accessible by each of the post-highschool education facilities and a student-access customizable graphical user interface for each of the post-high school education facilities, accessible by the borrower (page 5, line 16- page 6, line 13. Hitchcock failed to teach, the school-access graphical user interface enabling a given post-highschool education facility to establish an account that causes the financial-aid-service software program to enable customization of the corresponding student-access graphical user interface for the given post-highschool education facility, by providing at least one computer-based form including entry and/or selection fields enabling a representative of the given post-highschool education facility to customize the content and operation of the corresponding student-access graphical user interface; and each student-access graphical user interface for the given post-highschool education facility and each student-access graphical user interface providing at least financial-aid information to the borrower. Lebda teaches, the school-access graphical user interface enabling a given post-highschool education facility to establish an

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account that causes the financial-aid-service software program to enable customization of the corresponding student-access graphical user interface for the given post-highschool education facility, by providing at least one computer-based form including entry and/or selection fields enabling a representative of the given post-highschool education facility to customize the content and operation of the corresponding student-access graphical user interface; and each student-access graphical user interface for the given post-highschool education facility and each student-access graphical user interface providing at least financial-aid information to the borrower (col. 2, lines 18-24 and line 66- col. 4, line 31). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the school-access graphical user interface enabling a given post-highschool education facility to establish an account that causes the financial-aid-service software program to provide customization of the corresponding student-access graphical user interface for the given post-highschool education facility, the school-access graphical user interface providing at least one form including entry and/or selection fields enabling a representative of the given post-highschool education facility to customize the content and operation of the corresponding student-access graphical user interface; and each student-access graphical user interface for the given post-highschool education facility and each student-access graphical user interface providing at least financial-aid information to the borrower and to modify in Hitchcock in view of Hitchcock's teachings of institutions and financial aid application submission in Fig. 8d and because such a modification would

allow Hitchcock to have a loan website that handles applications and has the capability of interacting with other computers through the internet to co-ordinate a loan application.

As per claim 2, Hitchcock teaches, The system of claim 1, wherein the student-access graphical user interface provides financial-aid services to the borrower in addition to the financial-aid information (page 12, lines 21-27, page 20, lines 9-14 and page 22, lines 10-25).

5. Claims 3-17 and 19-30 rejected under 35 U.S.C. 103(a) as being unpatentable over Hitchcock and Lebda in view of (US 5,745,885) Mottola et al, hereafter Mottola.

As per claim 3, Hitchcock and Lebda failed to teach, The system of claim 2, wherein the financial-aid information and services provided by the student-access graphical user interface includes federally required financial-aid education information. Mottola teaches, wherein the financial-aid information and services provided by the student-access graphical user interface includes federally required financial-aid education information (col. 1, lines 19-28). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the financial-aid information and services provided by the student-access graphical user interface includes federally required financial-aid education information and to modify in Hitchcock because such a modification would allow Hitchcock to have student loan plans that include federally subsidized loans for education.

As per claim 4, Hitchcock, Lebda, and Mottola failed to teach, The system of claim 3, wherein the student-access graphical user interface includes a monitor program determining whether the borrower has accessed the federally required financial-aid

information, but it would have been obvious to one having ordinary skill in the art at the time the invention was made to have the student-access graphical user interface include a monitor program determining whether the borrower has accessed the federally required financial-aid information and to modify in Hitchcock because such a modification would allow Hitchcock to have an on-line system that will notify the user when the user has accessed the forms for a federally required student loan because there are subsidized and unsubsidized federal loans.

As per claim 5, Hitchcock and Lebda failed to teach, The system of claim 4, wherein the monitor program is programmed to provide data to the corresponding post-high school education facility concerning the borrower's access to the federally required financial-aid information. Mottola teaches, wherein the monitor program is programmed to provide data to the corresponding post-high school education facility concerning the borrower's access to the federally required financial-aid information (col. 3, line 51- col. 4, line 25). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the monitor program is programmed to provide data to the corresponding post-high school education facility concerning the borrower's access to the federally required financial-aid information and to modify in Hitchcock because such a modification would allow Hitchcock to have a funding program that would provide information to an education facility to indicate the student plans to attend college and to borrow money for college under a federal financial aid program.

As per claims 6 and 25, Hitchcock and Lebda failed to teach, The system of claim 5, wherein the monitor program includes a test for testing the borrower's

knowledge of the federally required financial-aid information and the monitor program is programmed to notify the corresponding post-high school education facility of the borrower's test results. Mottola teaches, wherein the monitor program includes a test for testing the borrower's knowledge of the federally required financial-aid information and the monitor program is programmed to notify the corresponding post-high school education facility of the borrower's test results (col. 5, lines 30-41 and fig. 6). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the monitor program include a test for testing the borrower's knowledge of the federally required financial-aid information and the monitor program is programmed to notify the corresponding post-high school education facility of the borrower's test results and to modify in Hitchcock because such a modification would allow Hitchcock to have the student complete the application and the various criteria responses are then extracted from the application and a score is computed for the student's knowledge of the subject matter.

As per claims 7 and 26, Hitchcock and Lebda failed to teach, The system of claim 6, wherein the form provided by the school-access graphical user interface includes a field to allow the operation of the test to be selected. Mottola teaches, wherein the form provided by the school-access graphical user interface includes a field to allow the operation of the test to be selected (col. 5, line 42-col. 6, line 18). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the form provided by the school-access graphical user interface include a field to allow the operation of the test to be selected and to modify in Hitchcock because

such a modification would allow Hitchcock to have a test taking form for an institution to access by selecting a button on the computer screen or through a drop-down menu.

As per claim 8, Hitchcock and Lebda failed to teach, The system of claim 1, wherein the financial-aid information provided by the student access graphical user interface includes information pertaining to financial-aid products. Mottola teaches, wherein the financial-aid information provided by the student access graphical user interface includes information pertaining to financial-aid products (col. 1, lines 19-26). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the financial-aid information provided by the student access graphical user interface includes information pertaining to financial-aid products and to modify in Hitchcock because such a modification would allow Hitchcock to have several different student loan plans that allow a student to finance the cost of an education.

As per claim 9, Hitchcock and Lebda failed to teach, The system of claim 8, wherein the financial-aid-service software program is provided by a proprietor of financial-aid products, and the information pertaining to financial-aid products is preloaded with information pertaining to the financial-aid products of the proprietor. Mottola teaches, wherein the financial-aid-service software program is provided by a proprietor of financial-aid products, and the information pertaining to financial-aid products preloaded with information pertaining to the financial-aid products of the proprietor (col. 1, lines 42-63). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the financial-aid-service software program is provided by a proprietor of financial-aid products, and the information

pertaining to financial-aid products is preloaded with information pertaining to the financial-aid products of the proprietor and to modify in Hitchcock because such a modification would allow Hitchcock to have the availability of low-interest funds for the financing of an education and information on the products available for this purpose.

As per claim 10, Hitchcock teaches, The system of claim 1, wherein the form provided by the school-access graphical user interface includes a field to allow each post-high school education facility to enter a school color and an image pertaining to the school, and the student-access graphical user interface including the school color and image to project to the borrower an association the post-high school education facility Page 6, line 27- page 7, line 12 and lines 20-25, and fig. 2).

As per claims 11 and 22, Hitchcock teaches, The system of claim 1, wherein the school access graphical user interface includes at least one field for customizing the operation of at least one of a group consisting of an electronic newsletter service, a required student training service, a financial-aid qualification service, a financial-aid award notification service, a financial-aid product information service, a financial aid provider information service, and a database record-keeping and reporting service (page 14, line 6-10 and page 20, lines 5-14).

As per claim 12, Hitchcock teaches, The system of claim 1, wherein the school access graphical user interface includes at least one field for customizing the operation of a financial-aid award notification service (page 20, lines 3-18).

As per claim 13, Hitchcock teaches, The system of claim 1, further comprising a database accessible by the centralized computer server, wherein the financial-aid-

service software program is programmed to create a record for each post-high school education facility that registers with the school-access graphical user interface, the record containing customized content and operation selections made by the post-high school education facility (page 25, lines 3-30).

As per claim 14, this dependent claim is rejected for the similar rationale as given above for claim 13.

As per claim 15, Hitchcock teaches, The system of claim 14, wherein the financial-aid-service software program is further programmed to store data regarding actions taken by borrowers interfacing with the student access graphical user interface (page 22, lines 4-25).

As per claim 16, this dependent claim is rejected for the similar rational as given above for claim 15.

As per claim 17, Hitchcock teaches, The system of claim 13, wherein the financial-aid-service software program includes a plurality of customizable template modules for the student-access graphical user interface, the template modules being customized with the customized content and operation selections made by the post-high school education facility registered with the school-access graphical user Interface (page 17, line 21 –page 19, line 28).

As per claim 19, Hitchcock teaches, The method of claim 18, further comprising the steps of storing the content and operation entries given by the representative of the post-high school education facility in a record associated with the post-high school education facility in a database, wherein the customizing step includes a step of

accessing the stored content and operation entries from the record associated with the post-high school education facility (page 10, line 12 –page 11, line 3).

As per claim 20, Hitchcock teaches, The method of claim 19, further comprising the step of accessing the school-access graphical user interface by a plurality of representatives from a respective plurality of post –high school education facilities, wherein the prompting and customizing steps are performed for each of the plurality of post-high school education facilities (page 9, lines 5-11).

As per claim 21, Hitchcock teaches, The method of claim 20, wherein: the student-access graphical user interface is accessible as a Web site on the Internet; and the school-access graphical user interface is accessible as a Web-site on the Internet (page 7, line 20 – page 8, line 28).

As per claim 23, Hitchcock failed to teach, The method of claim 18, further comprising the step of providing at least one financial-aid service by the student-access graphical user interface. Mottola teaches, providing at least one financial-aid service by the student-access graphical user interface (col. 1, lines 19-28). It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide at least one financial-aid service by the student-access graphical user interface and to modify in Hitchcock because such a modification would allow Hitchcock to have access to one of the many financial-aid services (Stafford Loan Program, Perkins Loan Program, SLS, and Plus) available.

As per claim 24, Hitchcock and Lebda failed to teach, The method of claim 23, wherein the financial-aid service is taken from a group consisting of a financial-aid

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education service, a financial-aid qualification service, a financial-aid award notification service, a financial-aid product information service, and a financial-aid provider information service. Mottola teaches, wherein the financial-aid service is taken from a group consisting of a financial-aid education service, a financial-aid qualification service, a financial-aid award notification service, a financial-aid product information service, and a financial-aid provider information service (col. 1, lines 19-28). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the financial-aid service taken from a group consisting of a financial-aid education service, a financial-aid qualification service, a financial-aid award notification service, a financial-aid product information service, and a financial-aid provider information service and to modify in Hitchcock because such a modification would allow Hitchcock to provide all of the services that are needed when a student applies for financial-aid.

As per claim 27, this dependent claim is rejected for the similar rationale as given above for claims 6 and 7.

As per claim 28, Hitchcock and Lebda failed to teach, The method of claim 27, further comprising the step of providing a display by the student-access graphical user interface indicating the individual's relative progress in the financial-aid education service. Mottola teaches, providing a display by the student-access graphical user interface indicating the individual's relative progress in the financial-aid education service (col. 5, line 30-col. 6, line 31). It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide a display by the student-access graphical user interface indicating the individual's relative progress in

the financial-aid education service and to modify in Hitchcock because such a modification would allow Hitchcock to know what the student's score is at certain stages of the application process and to know how close the student is to completing the financial-aid process.

As per claim 29, Hitchcock teaches, The method of claim 23, wherein: the financial-aid service is at least one of a financial-aid product information service and a financial-aid product application service; the student-access graphical user interface and the school-access graphical user interface are provided by a proprietor of a financial-aid product (page 20, lines 9-16 and page 27, lines 27-30).

This dependent claim is rejected for the similar rationale as given above for claim 9.

As per claim 30, this dependent claim is rejected for the similar rationale as given above for claim 10.

As per claim 31, this dependent claim is rejected for the similar rationale as given above for claims 11, 22 and 24.

Response to Arguments

6. Applicant's arguments filed 4/12/06 have been fully considered but they are not persuasive.

Issue no. 1: Applicant argues: Applicant respectfully traverses the rejection of claim 1 as being indefinite and as pointed out in the Specification, each school can, on its own, setup and customize the financial-aid information/service Web-pages that will be presented to students, by connecting to the school-access graphical

user interface has been considered but is not persuasive. Response: In response to applicant's argument that the references fail to show certain features of applicant's invention, it is noted that the features upon which applicant relies (i.e., each school can, on its own, setup and customize the financial-aid information/service Web-pages that will be presented to students, by connecting to the school-access graphical user interface) are not recited in the rejected claim(s). Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993).

Issue no. 2: Applicant argues: Hitchcock does not teach a system in which a school-access graphical user interface provides a form including fields for customizing the content and operation of a corresponding student-access graphical user interface and Lebda fails to make up for the deficiencies in Hitchcock has been considered but is not persuasive. Response: The Examiner respectfully disagrees that Lebda does not make up for the deficiencies in Hitchcock because the claim limitation of claim 1 recites "... at least one form including entry and/or selection fields enabling a representative of the given post-high school education facility to customize the content ...". According to the claim language, the reference only has to teach the "including entry enabling a representative of the given post-high school education facility to customize the content ..." or the "one form including selection fields enabling a representative of the given post-high school education facility to customize the content ...". The reference is not required to contain both because of the "and/or" which means "entry enabling and selection fields" or one "or" the other but not both "entry enabling and selection fields". A

choice is given as to which the reference has to disclose. Thus this part of the claim limitation is considered broad and given the broadest reasonable interpretation in light of the Specification.

Issue no. 3: Applicant argues: The combination of Hitchcock and Lebda fails to make out a prima facie case of obviousness as to claim 1 and for similar reasons the combination fails to make out a prima facie case of obviousness as to claim 18 has been considered but is not persuasive. Response: It is assumed that every reference relies to some extent on the knowledge of persons skilled in the art to complement that which is disclosed therein. Further, the skilled artisan is presumed to know something more about the art than only what is disclosed in the applied reference/references. In other words, the person having ordinary skill in the art has a level of knowledge apart from the content of the references. *In re Bode*, 550 F.2d 656, 660, 193 USPQ 12, 16 (CCPA 1977); *In re Jacoby*, 309 F.2d 513, 516, 135 USPQ 317, 319 (CCPA 1962). A conclusion of obviousness is established "from common knowledge and common sense of the person of ordinary skill in the art without any specific hint or suggestion in a particular reference." *In re Bozek*, 416 F.2d 1385, 1390, 163 USPQ 545, 549 (CCPA 1969). Also see MPEP 2144 entitled "Sources of Rationale Supporting a Rejection Under 35 U.S.C. 103: RATIONALE MAY BE IN A REFERENCE, OR REASONED FROM COMMON KNOWLEDGE IN THE ART, SCIENTIFIC PRINCIPLES, ART – RECOGNIZED EQUIVALENTS, OR LEGAL PRECEDENT."

Issue no. 4: Applicant argues: Like Hitchcock and Lebda, Mottola also fails to teach a system that includes a school-access graphical user interface that provides a

form including fields for customizing the content and operation of a corresponding student-access graphical user interface and Mattola does not make up for the deficiencies of Hitchcock and Lebda as applied to claims 1 and 18 has been considered but is not persuasive. Response: It is not interpreted that "a school-access graphical user interface that provides a form including fields for customizing the content and operation of a corresponding student-access graphical user interface" is recited in claims 1 and 18. Applicant is respectfully requested to point out this claim limitation in claims 1 and 18.

Issue no. 5: Applicant argues: No mention is made of testing a student's knowledge of federally required financial-aid information in claims 6 and 25 and the cited passages of Mattola simply mention as background information several types of loan programs that have been available in the past and this does not constitute a teaching to provide such information to students has been considered but is not persuasive. Response: It is interpreted that Mattola teaches what is required on a financial-aid information document in col. 5, lines 23-41.

Issue no. 6: Applicant argues: Hitchcock does not teach that the school itself loads such information through the use of an on-line form has been considered but is not persuasive. Response: It is not interpreted that claim 10 recites or discloses the school itself loads such information through use of an on-line form. Claim 10 recites "wherein the form provided by the school-access graphical user interface includes a field to allow each post-high school education facility to enter a school color and an image pertaining to the school, and the student-access graphical user interface

including the school color and image to project to the borrower an association the post-high school education facility".

Conclusion: The Examiner is entitled to give limitations their broadest reasonable interpretation in light of the Specification (see below):

2111 Claim Interpretation; Broadest Reasonable Interpretation [R-1]

>CLAIMS MUST BE GIVEN THEIR BROADEST REASONABLE INTERPRETATION

During patent examination, the pending claims must be "given the broadest reasonable interpretation consistent with the specification." Applicant always has the opportunity to amend the claims during prosecution and broad interpretation by the examiner reduces the possibility that the claim, once issued, will be interpreted more broadly than is justified. In re Prater, 162 USPQ 541,550-51 (CCPA 1969).<

Applicants' are respectfully requested to point out in the claim(s) and claim language the inventive concept of what is considered to be the invention.

Conclusion


THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Tuesday-Thursday, 6:30AM-4:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.


ELLA COLBERT
PRIMARY EXAMINER

June 20, 2006